



## Ask Amanda

**“How can I prevent a lot of hassle with my French investments if I have to return to the UK?”**

Many of us living in France plan for our lifestyle choice to be a permanent one. However, for those who are undecided about their long term residency or those faced with upheavals which lead them to leave France, how you have arranged your finances can have a big effect on the time and costs you will incur moving your affairs to another country.

Whilst living in France it is important to ensure that your money is working for you in the most tax efficient way, yet it is just as important to ask the question “What happens if I leave France?”



At The Spectrum IFA Group, portability is one of the key considerations when advising how expatriates should invest their money or how they should take any UK private pensions. None of us has a crystal ball so when taking financial advice or reviewing your existing arrangements it is worth asking your financial adviser “How easy would it be to move my financial affairs to another country and what would this cost?”

A little forward planning now, could save you time and money in the future. It could also provide peace of mind that if your move was forced on you through illness or bereavement, changing your finances will not cause you additional headaches or cost you unnecessarily at what will already be a stressful time.

Whether you want to register for our newsletter, attend one of our road shows or speak to me directly, please call or email me on the contacts below and I will be glad to help you. We do not charge for reviews, reports or recommendations we provide.

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**The Spectrum IFA Group**  
Independent Financial Advisers

**Contact me for a Free financial review.**

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